

**Information to identify the case:**

Debtor 1	<u>Lee M. Hayes</u>	Social Security number or ITIN	xxx-xx-1668
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Sonja A. Hayes</u>	Social Security number or ITIN	xxx-xx-8308
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 12-28918-KCF			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Lee M. Hayes

Sonja A. Hayes  
aka Sonya A. Hayes

1/5/18

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Lee M. Hayes  
 Sonja A. Hayes  
 Debtors

Case No. 12-28918-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 54

Date Rcvd: Jan 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2018.

db/jdb  
 cr  
 513507352 +Lee M. Hayes, Sonja A. Hayes, 37 Sassafras Drive, Lumberton, NJ 08048-4261  
 513508562 ECAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136  
 513320267 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907  
 513245106 +CAPITAL ONE, N.A., PO Box 12907, Norfolk VA 23541-0907  
 516035580 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410  
 515263196 +M and T Bank Lending Svcs, PO Box 1288, Baltimore, MD 21203-1288  
 516393004 M&T Bank, POB 8403, Buffalo, NY 14240-0840  
 515282094 Navient Solutions, POB 9640, Wilkes-Barre, PA 18773-9640  
 513245116 Navinet, POB 9640, Wilkes-Barre, PA 18773-9640  
 U. S. Department of Eudcation, FedLoan Servicing, P. O. Box 69184,  
 Harrisburg, PA 17106-9184  
 USDE Direct Loans, PO Box 5609, Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg  
 E-mail/Text: usanj.njbankr@usdoj.gov Jan 05 2018 23:03:03 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg  
 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 05 2018 23:02:59 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 513476907 +EDI: OPHSUBSID.COM Jan 05 2018 22:58:00 AZUREA I, LLC, C O WEINSTEIN AND RILEY, PS,  
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 513633002 +EDI: OPHSUBSID.COM Jan 05 2018 22:58:00 Azurea I, LLC, c/o Weinstein & Riley, P.S.,  
 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
 513245095 EDI: BANKAMER.COM Jan 05 2018 22:58:00 Bank of America, PO Box 982238,  
 El Paso, TX 79998  
 513245096 +EDI: TSYS2.COM Jan 05 2018 22:58:00 Barclay Bank DE, 125 S West Street,  
 Wilmington, DE 19801-5014  
 513245097 EDI: HFC.COM Jan 05 2018 22:58:00 Boscovs, PO Box PO Box 5893,  
 Carol Stream, IL 60197-5893  
 513245099 +EDI: CAPITALONE.COM Jan 05 2018 22:58:00 Capital One Bank, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 513498629 EDI: BL-BECKET.COM Jan 05 2018 22:58:00 Capital One NA, c/o Becket and Lee LLP,  
 POB 3001, Malvern PA 19355-0701  
 513298380 +EDI: BASSASSOC.COM Jan 05 2018 22:58:00 Capital One, N.A., Bass & Associates, P.C.,  
 3936 E. Ft. Lowell Rd., Suite #200, Tucson, AZ 85712-1083  
 513245100 EDI: CHASE.COM Jan 05 2018 22:58:00 Chase Bank, PO Box 15298, Wilmington, DE 19850-5298  
 513612782 +E-mail/Text: bncmail@w-legal.com Jan 05 2018 23:03:11 Cheswold (Ophrys), LLC,  
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
 513245101 EDI: DISCOVER.COM Jan 05 2018 22:58:00 Discover Financial, PO Box 30943,  
 Salt Lake City, UT 84130  
 513272101 +EDI: TSYS2.COM Jan 05 2018 22:58:00 Department Stores National Bank/Macy's,  
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 513264034 EDI: DISCOVER.COM Jan 05 2018 22:58:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 513245102 EDI: RMSC.COM Jan 05 2018 22:58:00 GDCRB GE Capital, PO Box 965036,  
 Orlando, FL 32896-5036  
 513299407 EDI: RMSC.COM Jan 05 2018 22:58:00 GE Capital Retail Bank, Attn: Bankruptcy Department,  
 PO Box 960061, Orlando FL 32896-0661  
 513245103 EDI: RMSC.COM Jan 05 2018 22:58:00 GEGRB JC Penney, PO Box 965009,  
 Orlando, FL 32896-5009  
 513245104 EDI: RMSC.COM Jan 05 2018 22:58:00 GEGRB Walmart, PO Box 965024, Orlando, FL 32896-5024  
 513245098 +EDI: CAPITALONE.COM Jan 05 2018 22:58:00 HSBC Capital One, PO Box 5253,  
 Carol Stream, IL 60197-5253  
 513245105 +EDI: CBSKOHLS.COM Jan 05 2018 22:58:00 Kohls Chase, N56 W 17000 Ridgewood Dr,  
 Menomonee Falls, WI 53051-7096  
 513364124 E-mail/Text: camanagement@mtb.com Jan 05 2018 23:02:51 M&T Bank, P.O. Box 1288,  
 Buffalo, NY 14240-1288  
 513245107 +EDI: TSYS2.COM Jan 05 2018 22:58:00 Macys DSNB, 9111 Duke Blvd, Mason, OH 45040-8999  
 513482963 EDI: MERRICKBANK.COM Jan 05 2018 22:58:00 Merrick Bank, Resurgent Capital Services,  
 PO Box 10368, Greenville, SC 29603-0368  
 513245108 +EDI: MERRICKBANK.COM Jan 05 2018 22:58:00 Merrick Bank, PO Box 9201,  
 Old Bethpage, NY 11804-9001  
 513245109 +EDI: BLUESTEM Jan 05 2018 22:58:00 Metabank Fingerhut, 6250 Ridgewood Road,  
 Saint Cloud, MN 56303-0820  
 513245110 E-mail/Text: maureen@MHMUA.COM Jan 05 2018 23:03:59 Mount Holly MUA, 29-37 Washington St,  
 P.O. Box 486, Mt. Holly, NJ 08060-0486  
 513245111 EDI: HFC.COM Jan 05 2018 22:58:00 Orchard Bank HSBC, PO Box 80084,  
 Salinas, CA 93912-0084  
 513533847 EDI: PRA.COM Jan 05 2018 22:58:00 Portfolio Recovery Associates, LLC, c/o Capital One, Na,  
 POB 41067, Norfolk VA 23541  
 513532380 EDI: PRA.COM Jan 05 2018 22:58:00 Portfolio Recovery Associates, LLC,  
 c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 54

Date Rcvd: Jan 05, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513532950 EDI: PRA.COM Jan 05 2018 22:58:00 Portfolio Recovery Associates, LLC, c/o Jc Penney,  
PO Box 41067, Norfolk VA 23541  
513490386 EDI: PRA.COM Jan 05 2018 22:58:00 Portfolio Recovery Associates, LLC, c/o Shell,  
PO Box 41067, Norfolk VA 23541  
513533059 EDI: PRA.COM Jan 05 2018 22:58:00 Portfolio Recovery Associates, LLC, c/o Wal-mart,  
POB 41067, Norfolk VA 23541  
513882116 +EDI: PRA.COM Jan 05 2018 22:58:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541, PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
513882115 +EDI: PRA.COM Jan 05 2018 22:58:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541-1067  
513515420 +EDI: NAVIENTFKASMSERV.COM Jan 05 2018 22:58:00 SLM PC Trust, C/O Sallie Mae, Inc.,  
220 Lasley Ave., Wilkes-Barre, PA 18706-1430  
513245112 EDI: NAVIENTFKASMSERV.COM Jan 05 2018 22:58:00 Sallie Mae, PO Box 9500,  
Wilkes Barre, PA 18773-9500  
513245113 EDI: SEARS.COM Jan 05 2018 22:58:00 Sears CBSD, PO Box 6283, Sioux Falls, SD 57117-6283  
513245114 +EDI: CITICORP.COM Jan 05 2018 22:58:00 Shell Citibank, PO Box 6497,  
Sioux Falls, SD 57117-6497  
513270775 +E-mail/Text: bncmail@w-legal.com Jan 05 2018 23:03:11 TARGET NATIONAL BANK,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
513245115 +EDI: WTRRNBNK.COM Jan 05 2018 22:58:00 Target National Bank, PO Box 673,  
Minneapolis, MN 55440-0673  
513720245 EDI: ECAST.COM Jan 05 2018 22:58:00 eCAST Settlement Corporation, POB 29262,  
New York NY 10087-9262  
513855439 +EDI: BASSASSOC.COM Jan 05 2018 22:58:00 eCAST Settlement Corporation,  
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712-1083  
TOTAL: 43

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Azurea I, LLC, c/o Weinstein & Riley, P.S., 2001 Western Avenue, Ste. 400,  
Seattle, WA 98121-3132  
cr\* +Cheswold (Ophrys), LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
Seattle, WA 98121-3132

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 07, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Alexandra T. Garcia on behalf of Creditor M&T Bank NJECFMAIL@mwc-law.com  
Brian C. Nicholas on behalf of Creditor M&T Bank bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor M&T Bank bankruptcynotice@zuckergoldberg.com,  
bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor M&T Bank jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Rebecca Ann Solarz on behalf of Creditor M&T Bank rsolarz@kmlawgroup.com  
Steven N. Taieb on behalf of Joint Debtor Sonja A. Hayes staieb@comcast.net  
Steven N. Taieb on behalf of Debtor Lee M. Hayes staieb@comcast.net

TOTAL: 9